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Smart planning starts with asking the right questions, as well as understanding your financial needs and goals.

I understand that wealth management is not just about resources and capability. It's about how I use those resources--with creativity, innovation and flexibility. The simple truth is you have a lot more to manage than just your wealth.

Wealth Management Resources

Wealth Planning

Income and cash-flow planning, strategic borrowing, asset protection, wealth transfer, investment analytics

Retirement Planning: income and cash flow, 401(k) plans, IRA rollovers

Education Planning: education-savings accounts, 529 college-savings plans, custodial accounts

Estate Planning: trust structures, lifetime gifts, insurance planning, charitable giving

Fiduciary Services: extensive evaluation and published research reports on hundreds of separately managed-account products

Portfolio Management Group: equity, balanced and fixed income portfolios tailored and managed by Financial Advisor; active portfolio management; ongoing monitoring and performance reporting

Trust Services: administration, management and distribution of trust assets

Investment Consulting and Management

Customized asset-allocation advice, extensive investment-advisor research, automatic rebalancing, ongoing monitoring and performance reporting

Investment Advisory Services: delivers customized advice and objective investment recommendations by tapping the extensive work of Morgan Stanley Smith Barney and a variety of key platforms

Alternative Investments: a diverse range of alternative strategies such as private equity, hedge funds, private real estate, fixed income alternatives, exchange funds and managed futures

Borrowing

Restructure debt, improve cash flow, facilitate estate planning, pledge collateral to help family members, access capital to operate and expand a business, finance a home

Home Finance: fixed- and adjustable-rate mortgages for first and second homes, as well as borrowing alternatives that can take advantage of existing home equity

Securities Backed Loans: leverage the value of an investment portfolio to cover just about any personal or business expense-big-ticket items, tax obligations, home or business expansion-while keeping a long-term strategy intact

Commercial Banking: credit and financing for businesses, along with real estate, cash management and Treasury service

Wealth Preservation and Transfer

Can help protect wealth from creditors and taxes; transfer assets, business holdings and values to future generations

Investment Advice: diversification and asset allocation; downside protection and liquidity strategies for concentrated positions

Capital Markets

Global expertise leads to a wider selection of markets, more-favorable executions and insights into issuers and global trends

Global Fixed Income: U.S. Treasury and agency bonds, corporate bonds, mortgage-backed securities, preferred securities, international bonds, emerging-market debt and specialized services including the Fixed Income High Net Worth Program SM, which includes quarterly and yearly reports

Business Owner Services

Business banking and insurance services, working and growth capital, diversification of personal wealth, capital-structure and exit strategies

Borrowing: equipment acquisition and leasing, real estate acquisition and financing, franchise financing

Cash Management: deposit/banking services, cash concentration and sweep accounts, lockbox and receivables control, payment strategies, controlled disbursement



My Philosophy

These days, it's not hard to find investment advice in all news and magazine media. With all this information available, many investors might wonder why they need a professional investment consultant.

The answer is simple: perspective and experience. As your Financial Advisor, I believe in communicating with clients regularly to help them sort the information, identify what suits their overall financial plan and implement actionable strategies to help them realize their desired goals. Keeping an open communication helps me to stay abreast of the changes and challenges that matter most to them.

My Mission

Smart planning starts with asking the right questions, as well as understanding your financial needs and goals. Only then will I provide comprehensive wealth management advice and help connect all the pieces of your financial life into a cohesive plan for the future. It's not my practice, for example, to discuss education funding without considering its impact on your retirement. Nor does it make sense to talk about an investment plan without first discovering what the investments need to pay for, i.e., a second home, a business start-up, a child's first down payment. You don't separate your finances from your life; as your Financial Advisor, I won't either.

My Background



Morgan Stanley Smith Barney is one of the leading investment firms in the United States. Whether you're an experienced investor or just starting out, we can help you meet your investment goals by providing you with quality service and knowledgeable financial information, along with some of the most sophisticated resources available today.

Below is a partial list of the products and services we can offer you and your colleagues:

- Financial Planning/Retirement Planning
- Asset Management
- Credit and Lending Services
- Estate and Trust Planning
- Hypothecation Loans
- Government , Agency, and Corporate Bonds
- Municipal Bonds
- 529 Plans
- IRA, SEP and Keogh Plans
- Portfolio Analysis and Evaluation
- Equity and Fixed Income Research
- Complimentary Financial Analysis
- Annuities
- Hedging and Monetization Strategies

Wealth Management Is Not Just About Finances

We all have two futures—the one that just happens, and the one we actively shape. The difference is wealth management.

It's important to me to manage my clients' wealth, not merely their investments. There's a big difference. By taking a wealth management approach, I can help you determine what's really important to you, then develop strategies to help you realize your most cherished hopes. I'll go beyond investment management to look at not just your assets but your liabilities too; not just your account statements but your will and estate plan; and not just the cost of your lifestyle but the risks to it as well. Your comprehensive wealth management plan can address:

- Income and cash flow: Knowing what you want your money to help you do, and with a similarly thorough understanding of your assets and liabilities, I will map out a course to help you achieve the income you'll need, when you need it.
- Borrowing: I believe that how you invest and how you borrow are inextricably linked—both sides of one balance sheet, one plan. Borrowing strategically, for example, can help fund a large expense, or give you a safety net if you're faced with a surprise layoff or tax bill, so you can spend what you need to spend instead of spending what you need to invest.
- Asset protection: By understanding the lifestyle you enjoy, and the one you're building toward, I can see the threats against it—taxes, inflation, volatility, creditors, lawsuits, identify theft, tragedy—and help you deal with them using trusts, insurance, portfolio diversification and other strategies from the arsenal of the world's largest financial services firm.
- Wealth transfer: I work with you, as well as with your tax and

legal experts, to determine how you live, what your lifestyle will require in cash flow, what you want to pass to the next generation and the causes you care about. The result is a comprehensive plan that includes recommendations on trusts and estate planning, charitable giving, business succession and funding for estate taxes.

- Investment management: I believe that your plan for your life is the most important part of investing. Based on your financial status today, I will calculate the returns necessary to achieve your target and craft an investment program designed to help you reach it. And I'll implement the plan using one of the most powerful and intelligent investment platforms in the world, one that includes extensive research on investments and managers, asset allocation advice, ongoing monitoring and performance reporting.
- Business strategies: If you own a business, I can offer you a range of financing options and capital structures to support the growth of your business, advise you on your current debt structures and cash management, and help you establish a retirement plan for yourself and employees. When that retirement comes, I'll work with investment experts to help you create an exit plan.

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